

**Information to identify the case:**

Debtor 1	<b>Derek J Kovalcin</b>	Social Security number or ITIN	xxx-xx-8226
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	<b>19-22643-CMB</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Derek J Kovalcin

12/19/24

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Derek J Kovalcin  
Debtor

Case No. 19-22643-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Dec 19, 2024

Form ID: 3180W

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2024:**

Recip ID	Recipient Name and Address
db	+ Derek J Kovalcin, 511 Carmalott St, Irwin, PA 15642-2504
15080318	Bb&t, Credit Card Disputes, Wilson, NC 27894
15095037	+ Excelsa Health, 134 Industrial Park Road, Greensburg, PA 15601-7328
15080327	Mfgs & Traders Trust, Po Box 7678, Buffalo, NY 14240
15103322	+ Norwin School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15080330	Sheffield Financial Co, Attn Credit Disputes Dept, Clemmons, NC 27012

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 20 2024 04:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 20 2024 00:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 20 2024 04:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 20 2024 00:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 20 2024 00:06:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 029119
cr	+ EDI: PRA.COM	Dec 20 2024 04:47:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15095026	+ Email/PDF: bncnotices@becket-lee.com	Dec 20 2024 00:22:39	American Express, Post Office Box 297871, Fort Lauderdale, FL 33329-7871
15107394	Email/PDF: bncnotices@becket-lee.com	Dec 20 2024 00:48:27	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15095027	EDI: AIS.COM	Dec 20 2024 04:47:00	American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848
15080317	+ EDI: BANKAMER	Dec 20 2024 04:47:00	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
15095032	+ EDI: CITICORP	Dec 20 2024 04:47:00	CITIBANK, 701 E 60TH ST N, Sioux Falls, SD 57104-0432
15095033	+ EDI: CITICORP		

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		Dec 20 2024 04:47:00	CITIBANK SOUTH DAKOTA N A, 701 E. 60th Street North, Sioux Falls, SD 57104-0432
15080321	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 20 2024 00:06:00	Citizens Bank, 1 Citizens Dr, Riverside, RI 02915
15104486	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 20 2024 00:06:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
15080319	+ EDI: CAPITALONE.COM	Dec 20 2024 04:47:00	Cap1/bstby, Po Box 30253, Salt Lake City, UT 84130-0253
15085381	EDI: CAPITALONE.COM	Dec 20 2024 04:47:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15080320	+ EDI: CAPITALONE.COM	Dec 20 2024 04:47:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15080322	+ Email/Text: bankruptcy@clearviewfcu.org	Dec 20 2024 00:07:00	Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212
15083931	EDI: DISCOVER	Dec 20 2024 04:47:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15080323	+ EDI: DISCOVER	Dec 20 2024 04:47:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15095040	+ EDI: IRS.COM	Dec 20 2024 04:47:00	Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15080324	EDI: JPMORGANCHASE	Dec 20 2024 04:47:00	Jpmcb Card, Po Box 15298, Wilmington, DE 19850
15080325	^ MEBN	Dec 19 2024 23:45:06	Kubota Credit Corporat, Po Box 2046, Grapevine, TX 76099-2046
15114689	^ MEBN	Dec 19 2024 23:44:50	Lakeview Loan Servicing, LLC, PO Box 840, Buffalo, NY 14240-0840
15080326	+ Email/Text: camanagement@mtb.com	Dec 20 2024 00:07:00	M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495
15080328	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 20 2024 00:07:00	Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
15109105	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 20 2024 00:07:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15119844	EDI: PRA.COM	Dec 20 2024 04:47:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15120298	EDI: PRA.COM	Dec 20 2024 04:47:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
15080329	+ EDI: PRA.COM	Dec 20 2024 04:47:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15095048	+ EDI: SYNC	Dec 20 2024 04:47:00	SYNCB, C/O P O BOX 965015, Orlando, FL 32896-0001
15080331	+ EDI: SYNC	Dec 20 2024 04:47:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15080332	+ EDI: SYNC	Dec 20 2024 04:47:00	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15080622	+ EDI: AISACG.COM	Dec 20 2024 04:47:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15080333	+ EDI: CITICORP	Dec 20 2024 04:47:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15095052	+ Email/Text: pitbk@weltman.com	Dec 20 2024 00:07:00	Weltman Weinberg & Reis, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842

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TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC
cr	*+	Norwin School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15095028	*+	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
15095029	*	Bb&t, Credit Card Disputes, Wilson, NC 27894
15095034	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court., Citizens Bank, 1 Citizens Dr, Riverside, RI 02915
15095030	*+	Cap1/bstby, Po Box 30253, Salt Lake City, UT 84130-0253
15095031	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15095035	*+	Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212
15095036	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15095039	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
15095038	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
15095041	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Jpmcb Card, Po Box 15298, Wilmington, DE 19850
15095042	*+	Kubota Credit Corporat, Po Box 2046, Grapevine, TX 76099-2046
15095043	*+	M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495
15095044	*	Mfgrs & Traders Trust, Po Box 7678, Buffalo, NY 14240
15095045	*+	Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
15095046	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15095047	*	Sheffield Financial Co, Attn Credit Disputes Dept, Clemmons, NC 27012
15095049	*+	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15095050	*+	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15118966	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15095051	*+	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 1 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Lakeview Loan Servicing LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com
Jennifer L. Cerce	on behalf of Creditor Norwin School District jlc@mbm-law.net

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Lawrence Willis

on behalf of Debtor Derek J Kovalcin ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6